

I am Jim Brown from billings Montana. I became a quadriplegic 12 years ago on a trip to Hungary. Because I didn't have insurance I had to sell my cows, cash-in my IRA and use the money to pay what it would of my hospital bills. I also had to go on Social Security disability income, SSDI. All that just to become eligible for Medicaid assistance to help cover my needs.

I wanted to become self-sufficient again but realized I couldn't cover my expenses on a starting salary. As such, I have to stay eligible for Social Security and Medicaid assistance so I currently work part-time mentoring children in an afterschool program just to have a purpose. I have to spend everything over \$580 on medical necessities or give it to the state of Montana to maintain eligibility for Medicaid. Being forced to live on \$580 a month means I also have to live in government subsidized housing. I have to give up my future just to stay eligible for help with personal care needs. All that takes away my hope.

The possibility of a Medicaid buy-in gives me hope. Because of that hope I have enrolled to pursue a master's degree in education and hope to have a full-time, meaningful, and challenging job. I can hope that someday I can live in my own home. I can hope to have the wife and family, buy nicer things, and again take trips to faraway places that current rules won't allow. The buy-in would allow me to work and pay into the program, like I think I should, but wouldn't penalize me and force me to live on \$580 a month regardless how much I made. Without the buy-in, there is no incentive for me to work harder, and that is not the American way and it is certainly not the Montana way, so I urge you to pass the buy-in program.